

COMMUNITY FIRST, INC.

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3108194	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$509	\$447	-12.2%	
Loans	\$308	\$274	-11.1%	
Construction & development	\$37	\$30	-17.8%	
Closed-end 1-4 family residential	\$89	\$88	-0.5%	
Home equity	\$25	\$23	-10.3%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	-0.8%	
Commercial & Industrial	\$27	\$22	-17.2%	
Commercial real estate	\$108	\$89	-17.1%	
Unused commitments	\$18	\$16	-9.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$33	\$42	29.0%	
Asset-backed securities	\$0	\$0		
Other securities	\$37	\$40	6.0%	
Cash & balances due	\$94	\$54	-42.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$473	\$411	-13.2%	
Deposits	\$450	\$408	-9.3%	
Total other borrowings	\$20	\$0	-100.0%	
FHLB advances	\$13	\$0	-100.0%	
Equity				
Equity capital at quarter end	\$36	\$36	-0.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.5%	8.4%	--	
Tier 1 risk based capital ratio	11.4%	13.4%	--	
Total risk based capital ratio	12.7%	14.7%	--	
Return on equity ¹	29.4%	11.3%	--	
Return on assets ¹	1.9%	0.9%	--	
Net interest margin ¹	3.1%	3.5%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	39.1%	44.3%	--	
Loss provision to net charge-offs (qtr)	0.0%	-369.6%	--	
Net charge-offs to average loans and leases ¹	2.3%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	39.5%	37.7%	0.2%	0.0%
Closed-end 1-4 family residential	5.0%	1.0%	0.1%	0.0%
Home equity	2.5%	1.0%	0.8%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.3%	0.0%	0.0%	0.0%
Commercial & Industrial	1.0%	8.0%	0.3%	0.2%
Commercial real estate	1.7%	2.2%	1.2%	0.1%
Total loans	8.1%	6.6%	0.6%	0.0%